

## AMENDMENTS

### In the Claims

#### Amended Claims

Please amend, without prejudice or disclaimer, Claims 1, 13, 14, 23 and 32, and replace any and all previous claim listings, as follows:

1. (Amended) A method of processing an insurance application, comprising the steps of:
  - receiving an application for a policy of insurance from a user over a computer network;
  - automatically approving or denying the application based on a comparison of data contained in the application with ~~real-time~~ current underwriting criteria applied commensurate in time with at least one other criteria;
  - automatically offering a policy of insurance to the user in response to the application over the computer network if the application is approved based on the ~~real-time~~ current underwriting criteria applied commensurate in time with at least one other criteria and presenting the policy to the user for electronic acceptance; and
  - issuing and activating the policy upon electronic acceptance thereof by the user and payment via an electronic payment,
  - wherein all of the steps of said method occur during a single user session on the computer network, and wherein the policy of insurance provides insurance coverage for the user without a post user-session delay period.
2. (Original) The method of claim 1, wherein the stored criteria are stored in a database.
3. (Original) The method of claim 1, wherein the stored criteria are stored in executable code.
4. (Previously presented) The method of claim 1, wherein the user is the insured party of the policy and the insured party purchases the policy directly from the issuer thereof.
5. (Original) The method of claim 1, further comprising the step of:

receiving a credit card number from the application prior to issuance of the policy for use in payment of premiums due in connection therewith.

6. (Original) The method of claim 1, wherein the policy of insurance is a policy insuring a computer against loss or damage.

7. (Original) The method of claim 1, wherein the policy of insurance is a policy insuring property against loss or damage.

8. (Original) The method of claim 1, wherein the policy of insurance is an accidental death policy

9. (Original) The method of claim 1, wherein the policy of insurance is a disability policy.

10. (Original) The method of claim 1, wherein the policy of insurance is a major medical policy.

11. (Original) The method of claim 1, wherein the policy of insurance is a casualty policy.

12. (Original) The method of claim 1, wherein the policy of insurance insures against at least two of loss or damage to property, casualty, accidental death, disability, and medical expense.

13. (Amended) A method of processing an application for an amendment to an existing policy of insurance, comprising the steps of:

receiving an application for an amendment to a policy of insurance from a user over a computer network;

automatically approving or denying the application based on a comparison of data contained in the application with ~~real-time~~ current underwriting criteria and with at least one other criteria applied simultaneously with the current underwriting criteria;

automatically offering an amended policy of insurance to the user in response to the application over the computer network if the application is approved based on the ~~real-time~~

current underwriting criteria and simultaneous at least one other criteria and presenting the policy to the user for electronic acceptance; and

issuing and activating the policy upon electronic acceptance thereof by the user and payment via an electronic payment,

wherein all of the steps of said method occur during a single user session on the computer network, and wherein the policy of insurance provides insurance coverage for the user without a post user-session delay period.

14. (Amended) A computerized system for processing an insurance application during a single user session, comprising:

means for receiving an application for a policy of insurance from a user over a computer network during a user session;

means for automatically approving or denying the application during the user session based on a comparison of data contained in the application with ~~real-time~~ current underwriting criteria applied commensurate in time with an other criteria;

means for automatically offering a policy of insurance during the user session in response to the application over the computer network if the application is approved based on the ~~real-time~~ current underwriting criteria applied commensurate in time with an other criteria and presenting the policy during the user session to the user for electronic acceptance; and

means for issuing and immediately activating the policy during the user session upon electronic acceptance thereof by the user and payment via an electronic payment,

wherein the issued and activated policy of insurance provides insurance coverage for the user without a post user-session delay period.

15. (Previously presented) The system of claim 14, wherein the user is the insured party of the policy and the insured party purchases the policy directly from the issuer thereof.

16. (Original) The system of claim 14, further comprising:

means for receiving a credit card number from the applicant prior to issuance of the policy for use in payment of premiums due in connection therewith.

17. (Original) The system of claim 14, wherein the policy of insurance is a policy insuring a computer against loss or damage.

18. (Original) The system of claim 14, wherein the policy of insurance is a policy insuring property against loss or damage.

19. (Original) The system of claim 14, wherein the policy of insurance is an accidental death policy.

20. (Original) The system of claim 14, wherein the policy of insurance is a disability policy.

21. (Original) The system of claim 14, wherein the policy of insurance is a major medical policy.

22. (Original) The system of claim 14, wherein the policy of insurance is a casualty policy.

23. (Amended) A computerized system for processing an insurance application during a single user session, comprising;

a server; and

a database;

wherein said server transmits an application for a policy of insurance to a user over a computer network during a user session in response to a request therefore from the user;

wherein the server automatically approves or denies the application during the user session based on a comparison of data contained in the application with ~~real-time~~ current underwriting criteria applied commensurate in time with at least one other criteria;

wherein said server automatically offers a policy of insurance to the user over a computer network during a user session in response to the application over the computer network if the application is approved based on the ~~real-time~~ current underwriting criteria applied

commensurate in time with at least one other criteria and presents the policy during the user session to the user for electronic acceptance; and

wherein said server issues and activates the policy during the user session upon electronic acceptance thereof by the user and payment via an electronic payment,

wherein the issued and activated policy of insurance provides insurance coverage for the user without a post user-session delay period.

24. (Previously presented) The system of claim 23, wherein the user is the insured party of the policy and the insured party purchases the policy directly from the issuer thereof.

25. (Original) The system of claim 23, wherein:

said server receives a credit card number from the applicant prior to issuance of the policy for use in payment of premiums due in connection therewith.

26. (Original) The system of claim 23, wherein the policy of insurance is a policy insuring a computer against loss or damage.

27. (Original) The system of claim 23, wherein the policy of insurance is a policy insuring property against loss or damage.

28. (Original) The system of claim 23, wherein the policy of insurance is an accidental death policy.

29. (Original) The system of claim 23, wherein the policy of insurance is an disability policy.

30. (Original) The system of claim 23, wherein the policy of insurance is a major medical policy.

31. (Original) The system of claim 23, wherein the policy of insurance is a casualty policy.

32. (Amended) A computer-readable medium tangibly embodying instructions which, when executed by a computer, implement the process of :

receiving an application for a policy of insurance from a user over a computer network;  
automatically approving or denying the application based on a comparison of data contained in the application with ~~real-time~~ current underwriting criteria applied commensurate in time with other criteria underwriting criteria;

automatically offering a policy of insurance to the user in response to the application over the computer network if the application is approved based on the ~~real-time~~ current underwriting criteria applied commensurate in time with other criteria and presenting the policy to the user for electronic acceptance; and

issuing and activating the policy upon electronic acceptance thereof by the user and payment via an electronic payment,

wherein all of the steps of said method occur during a single user session on the computer network, and wherein the policy of insurance provides insurance coverage for the user without a post user-session delay period.

33. (Previously presented) The computer-readable medium of claim 32, wherein the user is the insured party of the policy and the insured party purchases the policy directly from the issuer thereof.

34. (Original) The computer-readable medium of claim 23, wherein the process further comprises:

receiving a credit card number from the applicant prior to issuance of the policy for use in payment of premiums due in connection therewith.

35. (Original) The computer-readable medium of claim 32, wherein the policy of insurance is a policy insuring a computer against loss or damage.

36. (Original) The computer-readable medium of claim 32, wherein the policy of insurance is a policy insuring property against loss or damage.

37. (Original) The computer-readable medium of claim 32, wherein the policy of insurance is an accidental death policy.

38. (Original) The computer-readable medium of claim 32, wherein the policy of insurance is a disability policy.

39. (Original) The computer-readable medium of claim 32, wherein the policy of insurance is a major medical policy.

40. (Original) The computer-readable medium of claim 32, wherein the policy of insurance is a casualty policy.